

## What Qualities Do You Consider Most Important in a Bank?

Safety first, you will say. Then courteous treatment and efficient service, coupled with resources and facilities to satisfy the financial requirements of its patrons. It is these qualities which are distinguishing features of this bank. Ask any of our thousands of satisfied customers about it.

Try TURKOLOGY for  
A FREE TURKEY.

Turkish.



See Society Section to-day's  
Times-Dispatch.

### First National Bank

RICHMOND, VA.

1104 EAST MAIN.

## To Investors First Mortgage 6% Gold Bonds

TO YIELD ON THE INVESTMENT

### 6½% Net

We offer for sale a limited amount of the bonds above referred to, which are secured on property valued at more than three times the amount of the total issue of bonds, and whose net earning power is estimated at more than five times the total interest charges.

We shall be pleased to furnish full particulars upon application.

Correspondence and Interviews Invited.

**John L. Williams & Sons,  
BANKERS**

AND DEALERS IN HIGH GRADE INVESTMENT BONDS.  
Corner Eleventh and Main Streets, RICHMOND, VA.

**HENRY S. HUTZLER & CO  
BANKERS  
SOLICIT YOUR PATRONAGE  
IN ALL LINES OF  
GENERAL BANKING.  
INTEREST ALLOWED  
ON SAVINGS ACCOUNTS.**

## RICHMOND LEADS IN TOBACCO TRADE

(Continued From First Page.)

cent. I have not the exact figures for September on cigars, but a carefully made estimate puts the increase over September of last year at 7 per cent., while the gain in the whole country was only 1 per cent. In smoking and chewing tobacco the Richmond increase for September of this year over September of the last year was a fraction over 10 per cent., and, according to the revenue books, the increase for the whole country was only 5 per cent.

**And Still Growing.**  
The increase has been greater each month since September than it was in that month. The fiscal year with the tobacco manufacturers runs with the fiscal year of the government, beginning July 1st. For the first four months of this fiscal year, July, August, September and October, the Richmond tobacco factories put out 1,000,000 pounds more of chewing and smoking tobacco than they did for the corresponding four months of last year, which was an increase over last year of 12½ per cent. For the same period (four months) the cigarette business in Richmond has been on a gigantic boom and the output for July, August, September and October was 25 per cent. over the output for the same month of last year. The cigar output for the four months named was (estimated) 3 per cent. greater than for the same four months of last year.

**Record-Breaking Year.**  
A well informed tobacco manufacturer is my authority for the statement that the November business of the Richmond smoking and chewing tobacco factories has so far largely overrun that of any one of the four previous months and he looks for December and January to exceed November.

Try "TURKOLOGY" PUZZLE to be found in the Society Section of to-day's paper.

## Can You Name the 51 Advertisers?

Ten Thanksgiving Turkeys will be awarded to ten persons. All contestants will receive a novel souvenir.

## State Taxes For 1911

**Avoid the Rush Pay Now**  
Real Estate, Personal and Fiduciary State Taxes are now payable. Five per cent. penalty will be added December 1st to all unpaid bills. Come early and save time.

The taxes in Washington Ward are payable as heretofore to Jos. W. Bronough, Deputy Treasurer.  
J. B. PACE,  
Treasurer.

**F. F. V.  
Facts—Figures—Verified.  
CHARLES F. HUDNALL,  
AUDITING, ACCOUNTING,  
SYSTEMATIZING.  
909 Travelers Bldg., Richmond, Va.  
Monroe 431.**

ber. Already, up to November 1st, the chewing and smoking tobacco factories have put out a million pounds more than for the first four months of the last fiscal year, and if the gain that is now on continues to the end of the fiscal year June 30 next Richmond's output for the present fiscal year will be at least 30,000,000 pounds. The output of chewing and smoking last fiscal year was 21,000,000. A six-million pounds increase is something worth bragging about, and there is every indication that the Richmond manufacturers will have just that thing to brag over when they foot up the year's books on the first day of next July. Truly, Richmond is going some as the leading tobacco mart.

In studying the above figures the reader must remember that exported manufactured tobacco is not included, as that is shipped in bond and does not appear on the Internal Revenue books. Several million pounds of the bonded export tobacco are manufactured in this city.

F. S. W.

**DYNAMITING FOR TREE PLANTING.**  
Eighteen Thousand Apple Trees to Be Planted in Virginia by Dynamiting Boring. Covington, Va., November 26.—An effective demonstration in dynamiting for tree planting was given to-day on the property of the Virginia Crown Orchard Company in Falling Springs Valley by E. B. Lee, of the Keystone National Powder Company, of Emporium, Pa.

There were present a large number of representative fruit growers and farmers of Bath and Allegheny counties, as well as a number of agents from the Virginia Hot Springs.

Great interest is being manifested by the fruit growers of Virginia in the method of planting fruit trees, and this demonstration is the largest of the kind given in the State. The Virginia Crown Orchard Company is planting 15,000 apple trees, with the use of dynamite, on their Falling Spring Valley grounds.



Where Virginia convicts should work, crushing stone for good roads.

## FOREIGNERS OUR WAGE-EARNERS

(Continued From First Page.)

number of wage-earners in thirty-eight of the principal branches of industry are native-white Americans, while three-fifths are of foreign birth. Of the remainder about three-fourths were industrial workers of the second generation, or of native birth, but of foreign father, and about one-fourth are native negroes. There is a higher proportion of native Americans among the women wage-earners than among the men, 30 per cent. of all the females as contrasted with only 14 per cent. of the men being native white Americans. Of the total number of foreign-born wage-earners of both sexes and of old immigration, the Germans form the largest proportion, followed by the French, Canadians, English, Irish, Swedes, Scotch, French, and Welsh in the order named.

Poles Now Quite Numerous.

Of the industrial workers of recent arrival in the United States, the largest proportion is furnished by the Poles, the representation of this race being one-tenth of the entire operating forces of mines and manufacturing establishments. The next race most extensively employed is the Slovak, followed by the South Italian, which race, in turn, is closely followed by the North Italian. The Magyar, Lithuanian, and Croatian races appear among the workers in mines and factories in the next largest proportions. Altogether the representatives of fifty-six distinct races from a part of the operating forces of our mines and manufacturing establishments. Thirty-seven of these races are of the South and East of Europe, or of the Orient. Almost one-half of all the wage-earners in the principal branches of industry in the United States are from Southern and Eastern European countries.

Races and Industries.

More than three-fourths of the iron and steel workers, employees of oil refineries, slaughtering and meat packing establishments, furniture factories, leather tanneries and finishing establishments, and woolen and worsted goods and cotton mill operatives, together with two-fifths of the glass workers, one-third of the silk mill operatives, glove factory employees and cigar and tobacco makers, were of native birth. A considerable number of men and women garment makers, one-fourth of the boot and shoe factory operatives, and four-fifths of the wage-earners in sugar refineries, are of foreign birth. The native-born Americans are employed most extensively in the manufacture of cigars and tobacco, collars and cuffs, glass, gloves, and shoes. The proportion in other industries ranging from only one-tenth to one-fifth of the total number employed. The native negroes, as might be expected, have their largest proportions of wage-earners in the Southern States. They are engaged in cigar and tobacco manufacturing, bituminous coal mining, railroad and other construction work, and iron ore mining. A considerable number of negroes are also employed in the slaughtering and meat packing industry of the Middle West. The English, Irish, Scotch, German, and Welsh wage-earners of the second generation, or of native birth, have their largest proportions, have the same racial distribution, according to industries, as the native-born Americans.

Canadians, Croatians and Others.

Foreign-born French-Canadians are principally employed in the manufacture of cotton goods, copper mining and smelting, and in the manufacture of shoes and collars and cuffs. The Croatians are found in largest proportions in railroad and other construction work, copper mining and smelting, iron and steel manufacturing, iron ore mining, slaughtering and meat packing, bituminous coal mining, leather manufacturing and oil refining. The Cuban and Spanish races appear exclusively in the manufacture of cigars and tobacco. Danes have their greatest numbers in leather, furniture and collar and cuff manufacture. By far the largest proportion of the Dutch are at work in furniture factories, a considerable percentage being found also in silk dyeing, and silk and cotton goods. The Germans have their largest proportions of foreign birth are in all the principal branches of mining and manufacturing, the largest proportions of the former race being engaged in the making of gloves, woolen and worsted goods, and in copper mining and smelting, while the Germans have their greatest numbers employed in sugar refining and silk dyeing, leather manufacturing and the manufacture of agricultural implements and vehicles. The Poles appear in considerable numbers only in copper mining and smelting and in iron ore mining on the Minnesota and Michigan ranges.

Greeks and Magyars Hard Workers.

The Greek race has its largest representation in leather and cotton goods manufacturing, and in railroad and other construction work. Hebrews have by far the largest numbers of wage-earners of their race engaged in making clothing; considerable numbers also being found in glove and shoe factories. North and South Italians are most extensively employed in silk dyeing, railroad and other construction work, bituminous coal mining and clothing manufacturing. Larger or smaller proportions of Lithuanians are at work in practically all industries, the highest percentage of industrial workers of this race being in sugar refining, clothing and furniture manufacturing, oil refining and bituminous coal mining. Magyars are also well distributed, the largest numbers appearing in iron and steel, and agricultural implement manufacturing. Bituminous coal mining, silk dyeing, and sugar refining. The Poles have found a lodgment in all the industries, the largest proportions being employed in sugar refineries, agricultural implement and vehicle establishments, cotton

ton mills, furniture factories, bituminous coal mining, slaughtering and meat packing, and leather manufacturing. The Portuguese are not wage-earners in any considerable numbers outside the cotton mills of New England. On the other hand the Roumanians, who form unimportant proportions of the operating forces in a number of industries, are an important factor in railroad and other construction work and in iron and steel manufacturing. Russians are more frequently found in the manufacture of clothing and in bituminous coal mining, as well as in oil refining, and iron and steel manufacturing. Sixty per cent. or more of the male portion of the operating forces in carpet, cutlery and tools, rope, twine, and hemp manufacturing establishments and zinc smelters, as well as 50 to 60 per cent. in car building and repairing, foundry and machine shop products, and sewing machine manufacturing, are also of foreign birth.

## SAVE THE PINES FROM THE BEETLE

Government Experts Have  
Learned Cause of Destruction  
of Timber—The Remedy.

Below is some valuable information on a timely subject, which was published in this paper two or three weeks ago in a special from The Times-Dispatch's Washington correspondent. The facts and the information are given again because they are, or should be, of intense interest to every owner of pine timbered lands in Virginia and the South.

From time to time since 1842, there have been reports of more or less extensive dying of pine timber in the Southern States.

Extended investigations of the problem were started by the entomologists of the West Virginia Experiment Station in 1891, and continued at intervals in West Virginia until 1901, and by the experts on forest insects of the bureau of entomology at different times and in all of the Southern States from July 1902, until the present.

The results of these investigations have shown that the death of a large percentage of the pine of Virginia and West Virginia in 1890 to 1893 was due to an invasion of the Southern pine beetle, which attacked the healthy trees and girdled and killed them by excavating their long winding burrows beneath the living bark on the main trunks of the trees.

It has also been shown that this beetle has existed in the Southern States for at least forty years, and there is good evidence that it has occupied this region from time immemorial, but it is only at comparatively long intervals that it increases to such numbers as to cause widespread depredations.

During the summer and fall of 1910, and the winter and spring of 1911, correspondents in different sections of the South and especially in the Atlantic and Gulf States reported that the pine was dying in patches, and that in some places the trouble was alarming. Therefore, it was the subject of special investigation in May, June and July, which resulted in the location of a field station at Spartanburg, South Carolina, to study the character and extent of the depredations and conduct a campaign of instructions and demonstrations on the proper methods to adopt to control the beetle and to protect the remaining living timber.

This work has been prosecuted in such a manner as to convince the majority of the owners of pine within the areas covered by the representatives of the bureau of entomology that the Southern pine beetle is a menace to the pine forests of the Southern States.

There is now a general and widespread interest manifested throughout the worst affected sections, and there is every prospect that if general action is taken by the owners, in the utilization or treatment of infested trees according to the recommendations of the experts of the bureau of entomology of the United States Department of Agriculture, the beetles can be controlled this winter at slight expense, and that the remaining living pine will thus be protected from further depredations.

Any owner of pine timber lands can get all the desired information simply by writing to the Agricultural Department at Washington for it.

Ignorance and Birds.

The account from Beloit, Wisconsin, says: Rev. John A. Lloyd Jones, of Chicago, bitterly denounced educated women who encouraged the slaughter of birds by wearing them in their hats. The correspondent stands out in the dispatch. It is with the educated woman he finds fault, for the reason that it is expected that the educated woman will not see the wickedness of killing birds for adorning the female headgear. Education does not seem to be ground than that, and it doesn't. It is not education. Education favors the birds; it is ignorance that destroys them. Ignorance has already almost obliterated the most beautiful of the bird races. Really, there would be better off with those birds than the humans that killed them.—Ohio State Journal.

Try TURKOLOGY for  
A FREE TURKEY.

Turkish.

See Society Section to-day's  
Times-Dispatch.

## THE Life Insurance Company of Virginia is the Oldest, Largest, Strongest Southern Life Insurance Company.

It Is The Oldest  
having been in business over 40 years  
It Is The Largest  
having over \$75,000,000.00 Insurance in force  
It Is The Strongest  
having over \$7,000,000.00 of Assets and  
over \$1,300,000.00 Capital and Surplus  
It issues the most liberal forms of Policies from  
\$1,000.00 to \$25,000.00 on the NON-PARTICIPATING PLAN

JOHN G WALKER, President

## Every Man, Woman and Child in Greater Richmond

and the South

### SHOULD KNOW THIS FACT:

NOTE IT WELL

THE

## UNION BANK OF RICHMOND

1107 East Main Street

Is the Oldest, Strongest and  
Safest Savings Bank  
in the South

Write for our booklet, "Banking by Mail."

3%—Interest, Compounded Twice a Year—3%

Capital .....	\$ 219,750.00
Surplus .....	600,000.00
Assets, over .....	2,000,000.00

J. B. BEASLEY, President.

DIRECTORS.

GEO. W. CALL, Cashier.

B. Alsop,  
J. B. Beasley,

R. T. Arrington,  
Samuel W. Tompkins,

Chas. Davenport,  
T. W. Pemberton.

## City Taxes

Office Collector of City Taxes,  
City Hall,  
Richmond, Va., November 15, 1911.

**NOTICE TO TAXPAYERS.**  
THE LAST HALF OF CITY TAXES, REAL ESTATE AND PERSONAL FOR 1911, WILL BE DUE IN DECEMBER, AND IS NOW READY FOR PAYMENT AT THIS OFFICE.

EVERY MALE twenty-one years of age, and EVERY person keeping house or doing business in the city, is assessed for personal taxes. Those who have not paid any city taxes during the year will please call and settle, so as to avoid being posted as delinquents.

GRADING, PAVING, PIPE AND SEWER CONNECTION BILLS are also due, and will have to be declared delinquent if not paid on or before DECEMBER 31ST.

FIVE PER CENT. will be added to last half if not paid on or before DECEMBER 31ST.

Interest at SIX PER CENT. also attaches to all bills as soon as reported delinquent.

Particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoidance of the penalty.

WASHINGTON WARD TAXES, &c., must be paid at the office of DEPUTY COLLECTOR, Tenth and Hull Streets.

H. L. HULCE,  
City Collector, City of Richmond

## Branch, Cabell & Co

1115 E. Main St.  
Phone No. 43.

Members New York Stock Exchange,  
and Chicago Board of Trade.

E. A. BARBER, JR.  
Certified Public Accountant.

E. A. BARBER & CO.

ACCOUNTING, AUDITING,  
ORGANIZING, SYSTEMATIZING,  
215 Mutual Building,  
Phone No. 4321. Richmond, Va.

## Commonwealth Bank

12 North Ninth Street.

BRANCHES:

4 East Broad Street,  
Twenty-fifth and Broad Streets,  
3914 Williamsburg Avenue

Capital, \$300,000. Surplus, \$50,000.